

First-Party Property

The property interests of a business or individual are among their most valuable, and yet, those interests are constantly at risk from various hazards, including weather, accidents, and mischief. When such a loss occurs, policyholders turn quickly to their first-party property policy to respond. Our lawyers are called upon by our insurer clients to assume various roles in such first-party claims – from spearheading a claim investigation to defending the insurer’s coverage position in litigation and on appeal – and everything in between. At each step, our lawyers carefully examine the facts of the loss, the language of the policy, and the applicable law to work through the contested issues of coverage and the scope and value of the loss.

When our clients are sued for extra-contractual claims challenging their process and/or decision, we recognize that our client’s name, good standing, and reputation are on the line. Our lawyers are equally well adept at defending these often-frivolous claims and aggressively seek their dismissal through pre-trial motions.

Whatever our role, we work collaboratively with our clients and spare no effort to achieve a favorable result.

RECOGNITIONS AND AWARDS

Since 2015, White and Williams has been recognized by *Chambers USA* as a leading law firm in Pennsylvania for achievements and client service in the area of insurance law. The firm is recognized for offering advice to insurers and reinsurers across a range of areas, including coverage, bad faith and excess liability.

REPRESENTATIVE MATTERS

Currently serving several national insurance companies as national coordinating counsel and litigation counsel for COVID-19 insurance claims

Successfully moved to dismiss all claims brought by a hotel that sought insurance coverage for alleged business income losses arising from the COVID-19 pandemic

Obtained summary judgment against condominium association that sought first and third-party insurance coverage for losses resulting from faulty workmanship causing water infiltration in the building

Obtained summary judgment in favor of insurer of commercial cardlock fueling facility in Florida who sought coverage for thousands of individual fuel transactions in which drivers associated with a particular customer withdrew

PRACTICE CONTACT

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RELATED PRACTICES

Appellate
Bad Faith and Extracontractual Liability
Insurance Coverage and Bad Faith

RELATED INDUSTRIES

Insurance

more than their established limit of fuel due to a programming error with the pumps

Obtained summary judgment in favor of insurer for coverage sought by operator of commercial bulk propane storage facility for the development of sinkholes that allegedly placed numerous tanks at risk of collapse

Won jury verdict, and secured affirmance on appeal, for insurer voiding coverage for a multi-million dollar Pennsylvania fire loss due to policyholder's material misrepresentations about the risk during the application process

Provided regular coverage advice to various Bermuda and London insurers for first-party and third-party liability claims arising out of the Deepwater Horizon incident

Lead trial counsel for domestic property carrier in reference proceedings arising from New England franchise restaurant fire losses

Defended numerous insurers in administrative complaints filed by insureds with state departments of insurance

Secured several reported court decisions enforcing insurers' appraisal demands so that disputes as to scope and value of insured loss could be efficiently and finally resolved through appraisal

Won trial verdict affirming coverage denial for long-term deterioration that the insured contended was collapse

Defended insurer in coverage and bad faith dispute involving the extent of loss at an insured's building involving questions of whether debtor was an additional insured and scope of broker's authority

Represented insurer in fire case involving dispute as to the extent of the insured premises

Obtained multiple summary judgment victories for property insurers in litigation matters involving claims for commercial and residential properties, including claims for loss of business income, as a result of Superstorm Sandy

Obtained favorable settlement for insurance carrier on the eve of trial in highly contentious property insurance bad faith case in the Eastern District of Pennsylvania involving damage to a building allegedly caused by the weight of ice and snow

Secured a \$20 million reduction of a judgment concerning losses to property following trial against a non-settling defendant, instead of the \$4 million reduction sought by plaintiffs, due to a combination of *pro tanto* and *pro rata* releases entered into by the settling defendants

Successfully defended various insurance companies from a variety of claims for insurance coverage and bad faith relating to adjustment of commercial and residential property losses

Conducted coverage investigations concerning specialized losses such as bank theft, antiquarian coins, municipal bearer bonds, jewelry, paintings, sculptures, and pawn-broking transactions

NEWS

White and Williams LLP Opens New Morristown, NJ Office
12.23.25

White and Williams Welcomes Ten New Associates
11.4.21

PUBLICATIONS

Key Takeaways – Coverage College 2024
12.12.24